






# Blue Marble

## Impact Performance Report



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# About This Report

This report is designed to provide you with an in-depth understanding about your farmers, their profiles, the outcomes they experience, how satisfied they are, and how you can improve your impact and business performance.

The insights are based on phone interviews with 278 farmers, in Colombia. These interviews were conducted by 60 Decibels’ trained researchers. We really enjoyed hearing from your farmers – they had a lot to say!

To contextualize your results, you can see how your performance compares to other Financial Inclusion companies in the [Performance Snapshot](#) and [Appendix](#).

We encourage you to use these results to set targets and identify ways you can further improve your impact performance over time.

**278 farmers interviewed, 27% were female.**

# About Blue Marble

[Blue Marble](#) is an impact Insurtech creating socially impactful, commercially viable insurance protection for the underserved.

In Colombia, the Café Seguro programme started in 2018 as a result of a collaboration between Blue Marble, Nespresso, and Seguros Bolivar. It is a parametric weather insurance product that serves smallholder coffee farmers in Caldas, Colombia. The insurance covers drought and excess rainfall during the key phenological stages of coffee cultivation and it is co-created with smallholder farmers. The customization process involves tailoring the product based on the specific microclimates and risk appetites of farmers, resulting in a high degree of farmer satisfaction, along with low basis risk.

**SCBF Project 2020-05:** [Factsheet](#) and [Final Report](#)

**Project Period:** July 2020 – November 2022

**Country:** Colombia

**Theme:** Agriculture and Climate

**Product:** Weather Index Insurance

**Target group:** Smallholder Coffee Farmers

# About 60 Decibels Methodology

In February, March and April 2025, 60 Decibels’ trained researchers conducted 278 phone interviews with Blue Marble farmers who were aware they had crop insurance. The farmers were selected using stratified random sampling to ensure sufficient representation for analysis. The sample vs. database proportions were: Coop A (68% vs. 78%), Coop B (22% vs. 16%), and Coop C (10% vs. 5%). To maintain accuracy, we reweighted the data so that the overall results shown in charts reflect the actual database proportions.

These results are internally valid for farmers aware of their insurance but may not indicate the experience of farmers who are unaware. Here is the breakdown of how we collected this data:

Country	Colombia
Client Population	3,091
Interviews Completed	278
Response Rate	22%
Languages	Spanish
Average Survey Length	15 mins
Confidence Level	90%
Margin of Error	5%

The goal of the SCBF intervention was to scale the Café Seguro program, a group insurance scheme offered to farmer cooperatives. The Coop Assembly collectively decides to acquire the insurance, with leadership managing it as a benefit for members. Premiums are paid 80% from government subsidies and 20% by the cooperatives. However, many farmers remain unaware of their coverage because they did not purchase it individually or simply forget about it. Multiple outreach efforts have been made, including campaigns, text messages, and continuous communication via field officers. In this study we only interviewed farmers that were aware of their insurance.

Payouts are delivered via bank accounts, mobile wallets, or local banks. After feedback from farmers, the insurance company was able to improve the pay-out experience through existing payment channels by reducing the forms (legally permitted), enhancing the communication and socialization of the payout, and requiring bank branches to deliver better customer service.

By December 2024, around 40,000 farmers were reached, 32% women with a total of CHF 7.4 million in payouts.

## 60dB Perspective

### Top Insights

#### 1 Blue Marble is reaching underserved farmers and demonstrates strong inclusivity.

93% of farmers say they accessed crop insurance for the first time, indicating Blue Marble's success in reaching previously uninsured populations. The inclusivity ratio of 1.27 shows that a higher proportion of farmers served by Café Seguro are from lower income brackets. Importantly, two-thirds of farmers report they would struggle to come up with emergency funds within a month, demonstrating that Blue Marble is serving those most at risk of financial hardship when faced with climate emergencies.

See pages: [7](#), [8](#), [13](#).

#### 3 Farmers exhibit good overall satisfaction that can be improved by resolving concerns of Passives and Detractors.

Blue Marble's Net Promoter Score (NPS), which measures farmer loyalty and satisfaction, is 50. While this score indicates positive sentiment, it is lower than the 60dB Benchmark of 65 in Latin America. To increase their NPS, Blue Marble should focus on addressing the specific concerns of Passives and Detractors: Passives seek full loss coverage and more insurance details, while Detractors desire more consistent support and clearer information. Enhancing communication about insurance details would likely convert more farmers into promoters.

See page: [16](#).

#### 2 Blue Marble has a positive impact on farmers' quality of life and savings.

60% of farmers report an improvement in their quality of life due to Café Seguro crop insurance, citing greater peace of mind, financial stability, and growth in farm investments. Additionally, 78% report increased savings while 30% report an increase in income. This increase is attributed to reinvestment in agricultural inputs, recovery from crop losses, and increased savings. These results indicate Blue Marble's positive socio-economic impact on farmers.

See pages: [11](#), [12](#), [14](#).

#### 4 Farmers with payouts report better outcomes compared to those without.

87% of farmers experienced crop losses, and 70% received payouts (82% of those experiencing crop loss). Payout recipients show significantly better outcomes across multiple dimensions: improved ability to cover household expenses, increased income, higher savings rates, decreased financial stress, and enhanced quality of life. While vulnerability to climate events remains high overall, those who received payouts demonstrate greater financial resilience. However, two-thirds of all farmers still struggle to access emergency funds, highlighting persistent gaps in financial safety nets..

See pages: [10](#), [11](#), [12](#), [13](#), [14](#).

### Recommendations

#### 1 Strengthen communication and improve farmer education.

While 73% of farmers understand how their crop insurance works, there remains a segment of the population that lacks clarity on the details, especially concerning their coverage limits and terms. Blue Marble should consider investing in clearer communication and educational outreach to ensure that farmers fully understand the value and details of their coverage.

See pages: [16](#), [17](#), [18](#).

#### 2 Streamline the payout process and offer real-time updates to improve trust.

Consider simplifying compensation workflows, provide real-time payout status updates via SMS/field officers, and publish clear guidelines on eligibility and distribution.

See page: [17](#).

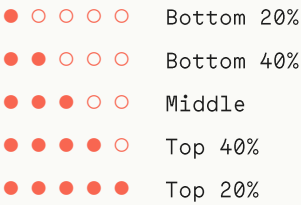
# Performance Snapshot

The performance column presents how you compare to 60 Decibels Financial Inclusion Benchmarks in Latin America. You can find additional insights of your results, in the context of the 60 Decibels Benchmarks, in the [Appendix](#). Please note that this benchmark is primarily based on data from loan/credit customers with only a handful of insurance customers.

### Benchmark Overview

Latin America geographical focus	Financial Inclusion sector focus	99 companies included	33,657 voices listened to
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### Performance vs 60dB Benchmarks



Who are you reaching?	Blue Marble Performance	Benchmark Performance
Inclusivity ratio	1.27	
Accessing crop insurance for first time	93%	
What impact are you having?		
% 'very much' or 'slightly' increased income	30%	
% 'very much' or 'slightly' increased savings	22%	
% 'very much' or 'slightly' decreased financial stress	28%	
% 'very much' or 'slightly' improved quality of life	60%	
How satisfied are your farmers?		
Net Promoter Score	50	
% not experiencing challenges	92%	
% reporting understanding of terms	73%	



# 01: Profile

This section helps you understand your farmer base, and if you are reaching a previously underserved population.

The key indicators in this section are:

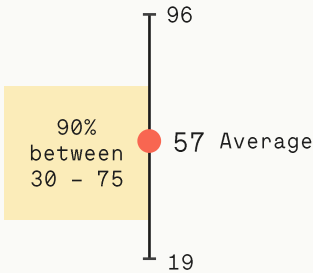
- **Inclusivity Ratio:** Are you reaching less well-off farmers? How representative is your farmer base of the national population of the country you are working in?
- **First Access:** What proportion of your farmers are accessing a similar service for the first time?

Profile

A typical Blue Marble farmer is a 57-year-old male, living in a rural area, in a household of 3 people.

Demographics

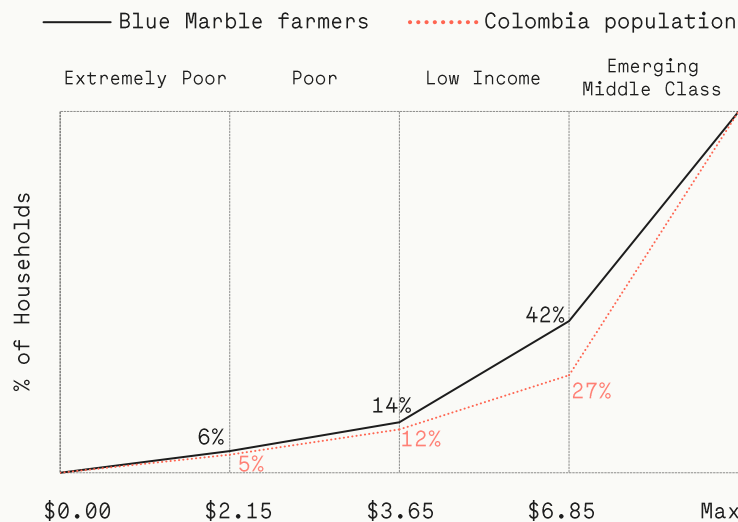
Gender Breakdown	
Female	27%
Male	73%
Location	
Rural	92%
Peri-Urban	7%
Urban	1%
Household Size	
3.4 People	

Age Distribution	
	
Cooperative	
Coop A	68%
Coop B	22%
Coop C	10%

14% of Blue Marble farmers live on less than \$3.65 per day, compared to 12% of the national population.

Farmers' Income Distribution Relative to Country Average

% living below \$x.xx per person per day (2017 PPP) (n = 271)



Inclusivity Ratio

Degree to which Blue Marble is reaching low-income farmers in Colombia (n = 271)

1.27

1 = parity with population;  
> 1 = over-serving;  
< 1 = under-serving.  
See Appendix for calculation.

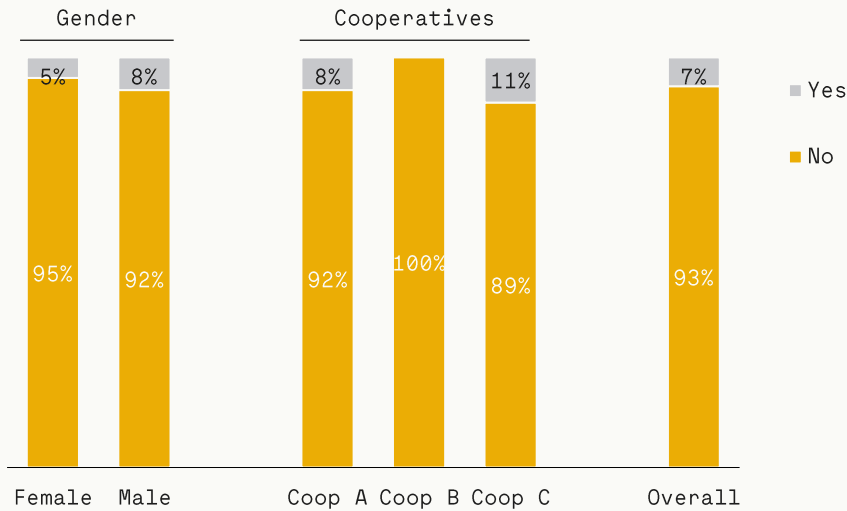
TOP 20% - 60dB Latin America Benchmark

Profile

93% of farmers say they had no prior access to crop insurance like the one provided by Café Seguro.

First Access

Q: Before Café Seguro did you have access to a crop insurance like Café Seguro provides?  
(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



Insight

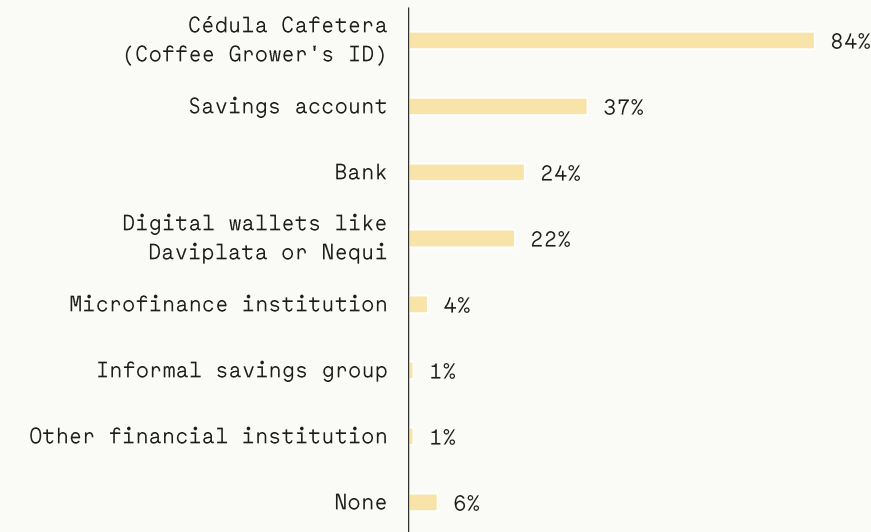
Coop A and Coop C farmers are more likely to have prior access to crop insurance like Café Seguro provides compared to Coop B farmers.

TOP 20% - 60dB Latin America Benchmark

84% of farmers report using Cédula Cafetera while 37% have a savings account.

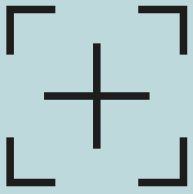
Financial Inclusion

Q: Do you have an account with the following? Tick all that apply (n = 278)



Insight

Male farmers are more likely to use a bank than female farmers (26% vs. 13%).



## 02: Impact

We believe that the best way to understand the social impact that you are having, is to simply ask farmers whether their quality of life has changed as a result of access to the crop insurance and if so, how.

This section shows you the degree to which you are impacting quality of life, and what outcomes, if any, are farmers experiencing, in their own words.

The key indicators in this section are:

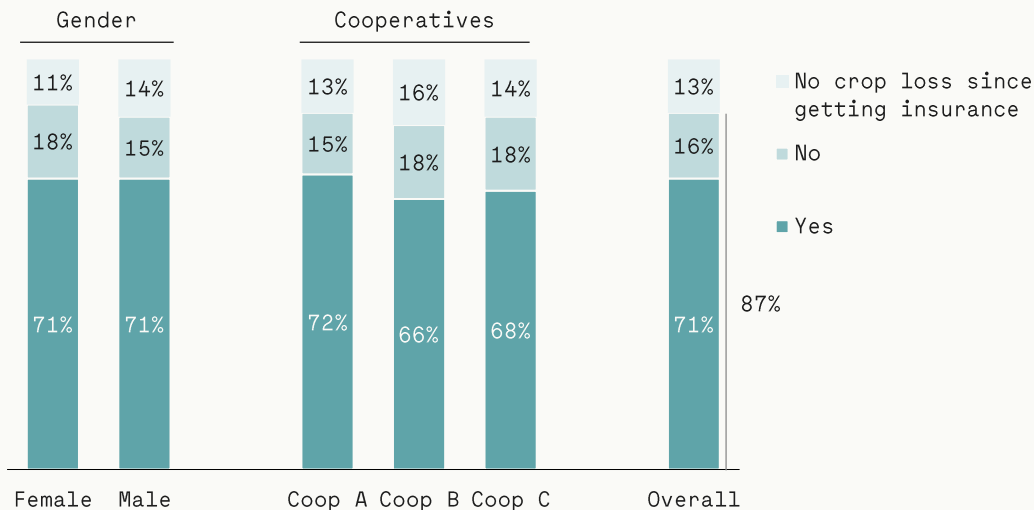
- **Quality of Life Change:** To what extent has the quality of life of your farmers changed as a result of your offering?
- **Income Change:** To what extent has the money farmers earn changed because of the crop insurance?

[+] Impact

87% of farmers report experiencing crop loss. 71% say they received a payout, of which 87% mention using it for agricultural inputs.

Crop Loss Compensation

Q: Did you receive money from insurance after you experienced crop losses due to climate events?  
(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)

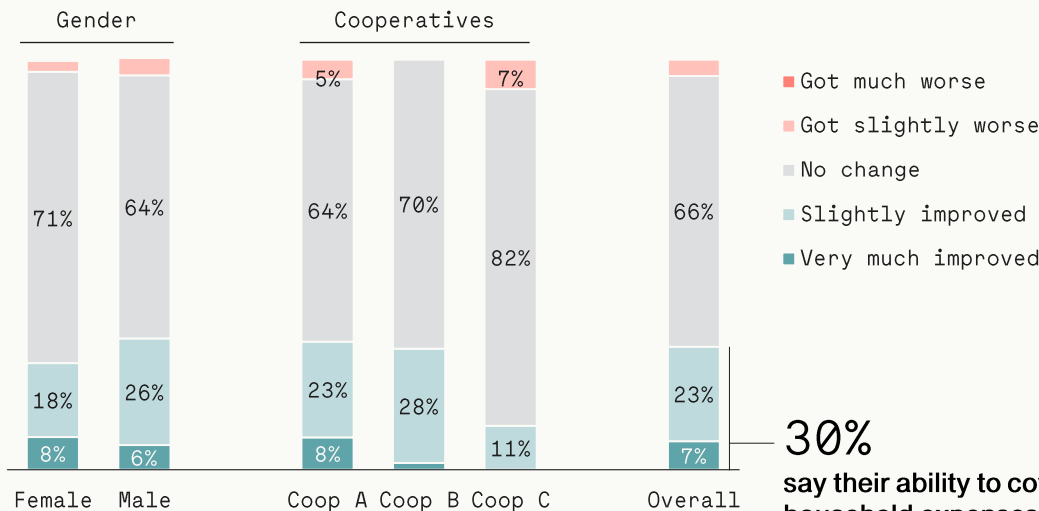


87% of farmers that received payouts used it for agricultural inputs, 11% for household expenses, 1% for health expenses and 2% for other purposes.

29% of farmers say their ability to cover household expenses has improved because of the Café Seguro crop insurance.

Household Expenses

Q: Has your ability to cover your household expenses changed because of the Café Seguro crop insurance? Has it:  
(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



30% say their ability to cover household expenses has improved

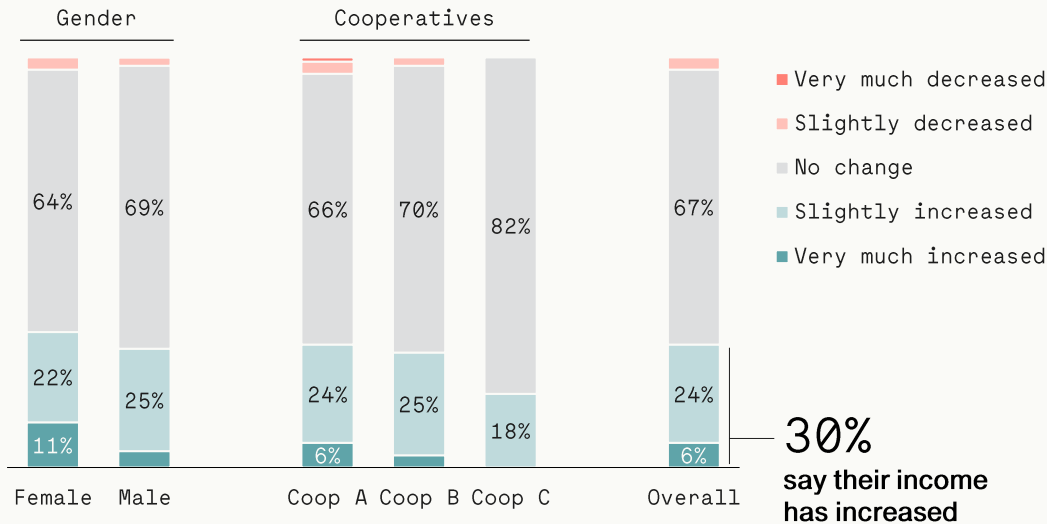
**Insight**  
Farmers that received payouts are more likely to report an increased ability to cover household expenses compared to those that did not (39% vs. 0%).

[+] Impact

30% of farmers report that their income has increased as a result of the Café Seguro crop insurance. 67% report no change in income.

Income Change

Q:Has the money you earn (your income) changed because of the crop insurance provided through Café Seguro?  
Has it: Has it: (n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



**Insight**  
Farmers that received payouts are more likely to report an increase in income compared to those that did not (39% vs. 0%).

30%  
say their income has increased

● ○ ○ ○ ○  
BOTTOM 20% - 60dB Latin America Benchmark

Farmers attribute their increased income to reinvestment in inputs, recovery from crop losses and increased savings.

Farmers Reporting Income Increase

Open-ended question, responses coded by 60dB (n = 80)

66%

talk about reinvestment in agricultural inputs  
(19% of all respondents)

27%

mention payouts enabled recovery from crop losses, supporting increased production  
(8% of all respondents)

15%

report increased savings  
(5% of all respondents)

Farmers Reporting No Change in Income

Open-ended question, responses coded by 60dB (n = 190)

45%

talk about their income depending on market prices  
(30% of all respondents)

32%

mention insurance impact was temporary  
(21% of all respondents)

31%

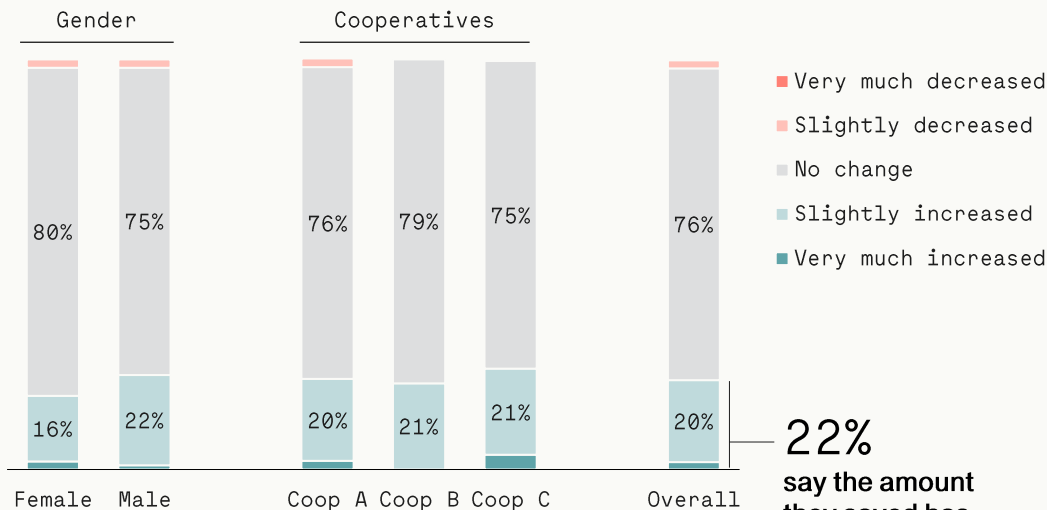
report insufficient compensation  
(21% of all respondents)

[+] Impact

22% of farmers say their savings have increased because of the Café Seguro crop insurance.

Savings Balance

Q: Has the amount you save changed because of the Café Seguro crop insurance? Has it: (n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



Insight

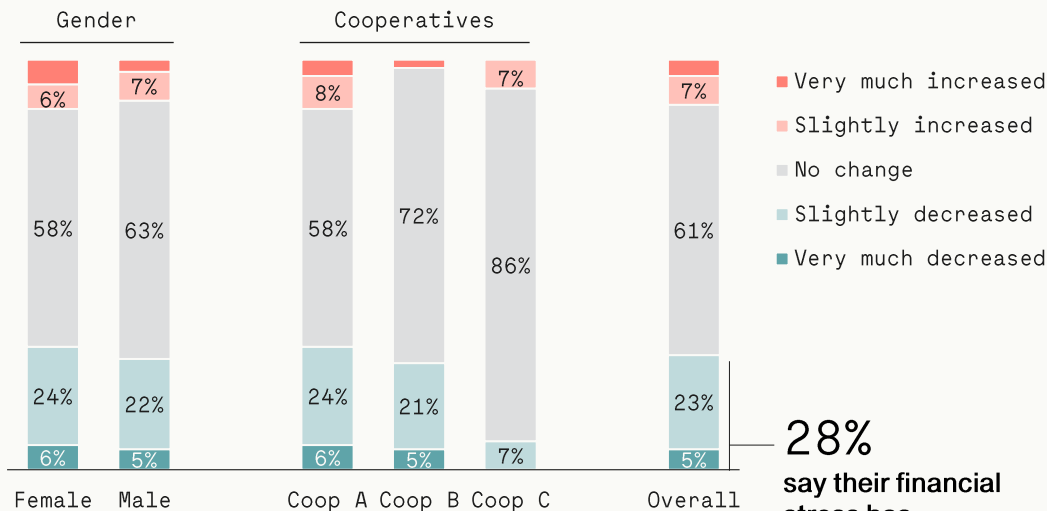
Farmers that received payouts are more likely to report an increase in amount saved compared to those that did not (27% vs. 3%).

22% say the amount they saved has increased

28% of farmers say their level of financial stress has decreased because of the Café Seguro crop insurance.

Financial Stress

Q: Has the amount of time you spend worrying about your finances changed because of your Café Seguro crop insurance? Has it: (n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



Insight

Farmers that received payouts are more likely to report a decrease in the amount time worrying about finances compared to those that did not (36% vs. 4%).

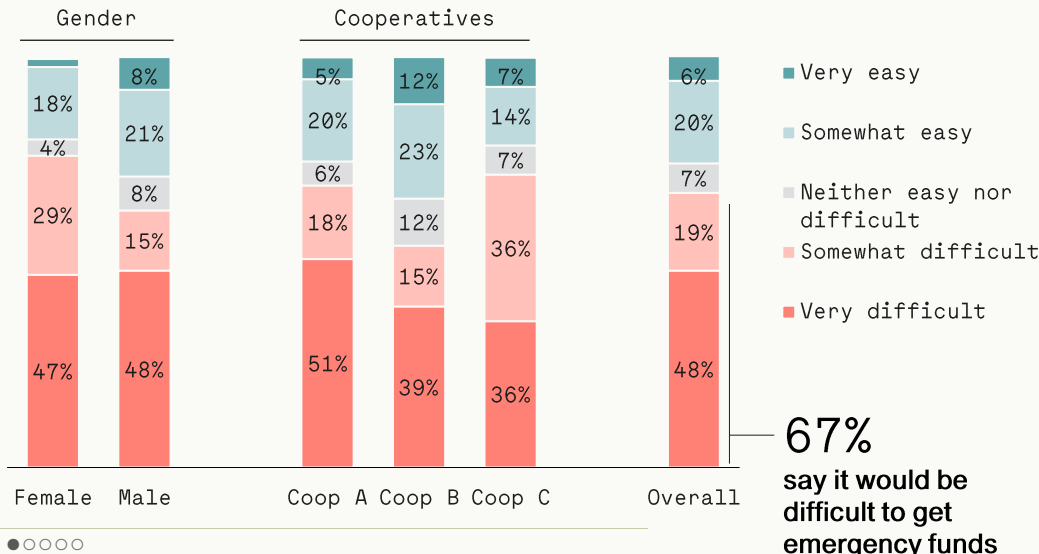
28% say their financial stress has decreased

[+] Impact

Two-thirds of farmers are financially vulnerable, finding it difficult to come up with emergency funds within a month.

Financial Resilience

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with 1,356,000 COP within the next month. How easy or difficult would it be to come up with this money?  
(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



Insight

Farmers that did not receive payouts appear more financially vulnerable compared to those that did (81% vs. 68%).

“

Before the insurance, I didn't have access to that money, and I had to go to Banco Agrario, which is very good, they treat you well, but in the end, it's a loan, and you end up paying a lot. So, it's good to have the insurance because it helps with some expenses.

- Male, 59

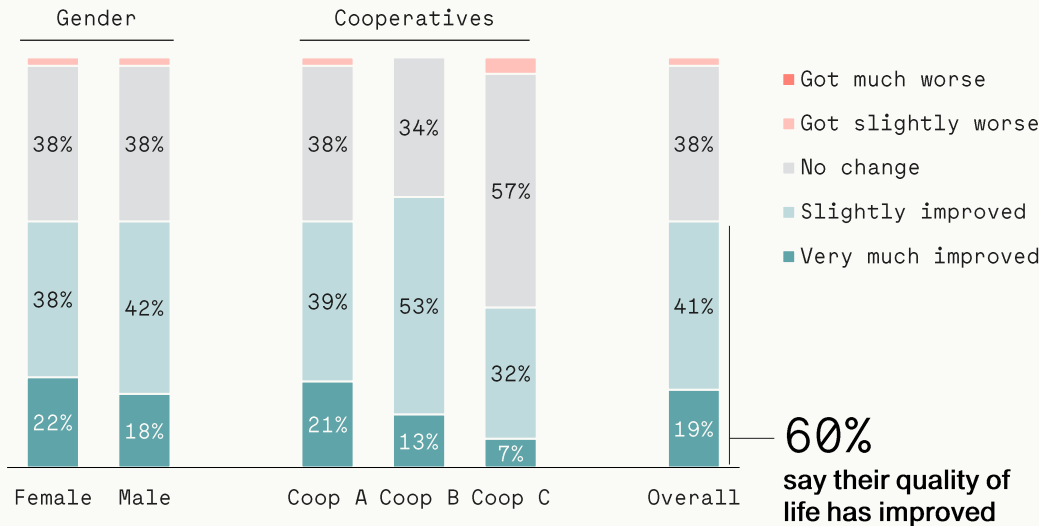
●○○○○  
BOTTOM 20% - 60dB Latin America Benchmark

[+] Impact

6 in 10 farmers report that their quality of life has improved as a result of the Café Seguro crop insurance.

Quality of Life Change

Q: Has your quality of life changed because of your Café Seguro crop insurance?  
(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



**Insight**  
Farmers that received payouts are more likely to report an increase in their quality of life compared to those that did not (70% vs. 9%).

60%  
say their quality of life has improved

● ○ ○ ○ ○  
BOTTOM 20% - 60dB Latin America Benchmark

Top three self-report outcomes for 60% of farmers who say their quality of life improved.

Farmers Reporting Improved Quality of Life

Open-ended question, responses coded by 60dB (n = 164)

59%  
talk about peace of mind  
(35% of all respondents)

56%  
mention farm growth due to investment  
(34% of all respondents)

26%  
report financial stability  
(15% of all respondents)

Farmers Reporting No Change in Quality of Life

Open-ended question, responses coded by 60dB (n = 108)

63%  
talk about minimal impact  
(24% of all respondents)

54%  
mention insufficient compensation  
(20% of all respondents)

22%  
report financial difficulties not covered by insurance  
(8% of all respondents)



## 03: Experience

If your farmers are unhappy, it's unlikely they will continue to choose your service or recommend to others.

This section uses the popular Net Promoter Score® to understand the level and drivers of farmer satisfaction and loyalty. Additional insights on challenges and suggestions for improvement highlight areas you can improve.

The key indicators in this section are:

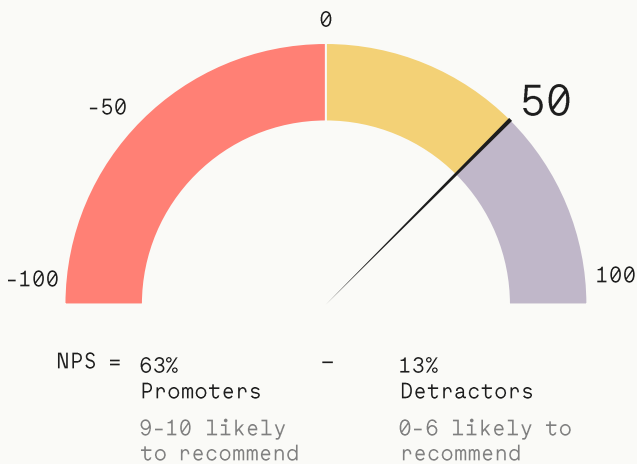
- **Net Promoter Score:** How likely are your farmers to recommend your company to a friend?
- **% Experiencing Challenges:** What proportion of farmers experience challenges with your insurance?
- **Loan Understanding:** What proportion of farmers say they understand their insurance's terms?

Experience

Blue Marble has an NPS of 50 in Colombia, which is good though lower than the 60 Decibels Benchmark of 65 in Latin America.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend the Café Seguro crop insurance to a friend or family, where 0 is not at all likely and 10 is extremely likely? (n = 278)



●●○○○  
BOTTOM 40% - 60dB Latin America Benchmark

The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of farmers rating 9 or 10 ('Promoters') minus the percent of farmers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100. Blue Marble in Colombia has a NPS of 50, which is a good score.

Segments	NPS
Female	58
Male	48
Coop A	51
Coop B	46
Coop C	54

Promoters value the economic relief of payouts and protection from unforeseen events. Detractors want more consistent support.

Follow up from NPS question: We ask respondents to explain their rating to provide an insight into what they value and what creates dissatisfaction.

63% 😊

are Promoters

They love:

1. Economic relief thanks to payouts  
(59% of Promoters / 37% of all respondents)

2. Protection from unforeseen events  
(41% of Promoters / 26% of all respondents)

3. Ability to purchase agricultural inputs  
(16% of Promoters / 10% of all respondents)

24% 😐

are Passives

They like:

1. Economic relief thanks to payout  
(27% of Passives / 7% of all respondents)

They want to see:

2. Full loss coverage  
(26% of Passives / 6% of all respondents)

3. More insurance information  
(24% of Passives / 6% of all respondents)

13% 😞

are Detractors

They want to see:

1. More consistent insurance support  
(48% of Detractors / 6% of all respondents)

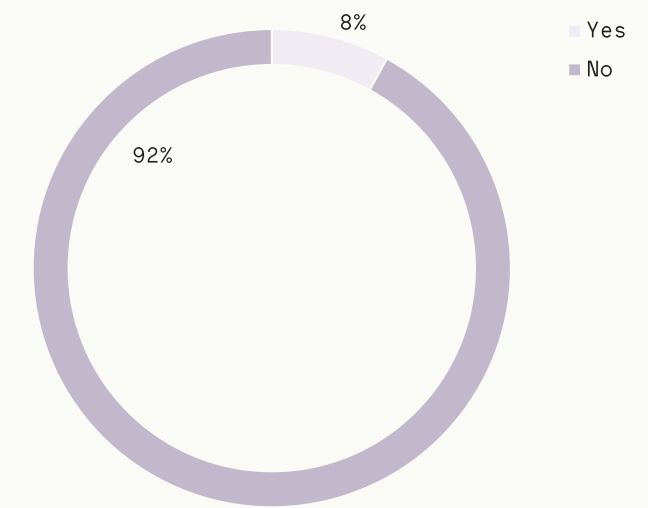
2. More insurance information  
(42% of Detractors / 5% of all respondents)

 Experience

8% of farmers report facing a challenge with the Café Seguro crop insurance.

Proportion of Farmers Reporting Challenges

Q: Have you experienced any challenges with the Café Seguro crop insurance? (n = 278)



●●●●●  
TOP 20% - 60dB Latin America Benchmark

Of the 8% who face challenges, most report issues with insurance status or details, unresolved claims, and payout delays

Most Common Challenges

Q: Please explain these challenges. (n = 22).  
Open-ended, coded by 60 Decibels.

- |   |                           |
|---|---------------------------|
| 10  | 9                         |
| talk about unclear communication about status or details of insurance | mention unresolved claims |
| 8   |                           |
| talk about delays in receiving insurance payouts                      |                           |

“  
At the beginning of this year I had a pest problem in my crop and I was told that since it was the beginning of the year we should wait for the insurance benefit and so far there has been no response.  
– Male, 58

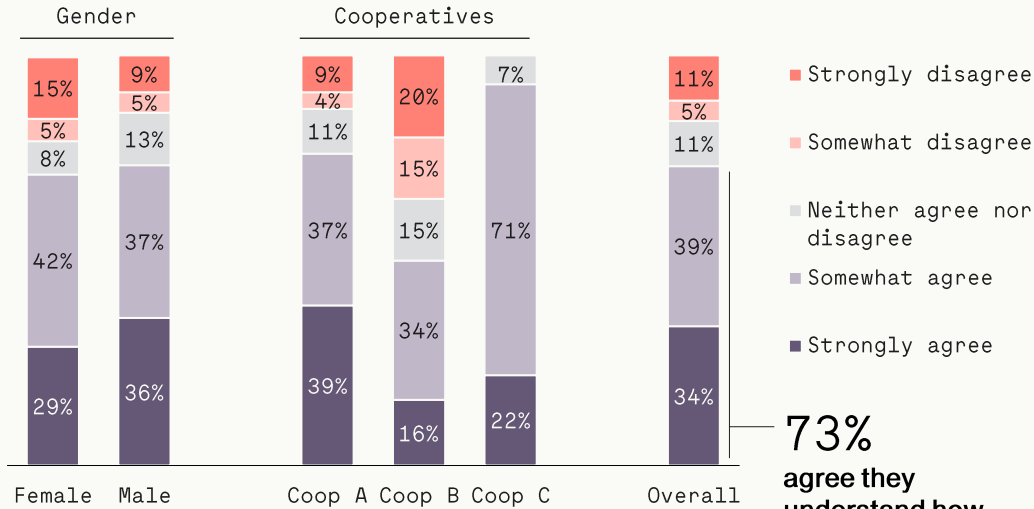
Experience

73% of farmers say they understand how their crop insurance works.

Terms Understanding

Q: To what extent do you agree or disagree with the following statement: "I understand how the crop insurance that my cooperative has works"?

(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



Insight

Coop A farmers are more likely to say they strongly agree they understand how the crop insurance works compared to Coop B and Coop C farmers (39% vs 16% and 22% respectively).

73% agree they understand how the crop insurance works

● ○ ○ ○ ○  
BOTTOM 20% - 60dB Latin America Benchmark

“

I don't exactly understand how it works. I don't know how many hectares my insurance covers because I understand that we initially had that insurance with Nespresso, and then it was transferred to the Cooperative for everyone, but I'm not clear on many things.

- Male, 58



# 04:

# Climate

# Resilience

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A household's experience with and response to an unexpected weather event can change the trajectory of their livelihood for generations.

This section provides an overview of your farmers' resilience and experience with climate shocks. It also explores Blue Marble's impact on how prepared they are for future climate shocks.

The key indicators in this section are:

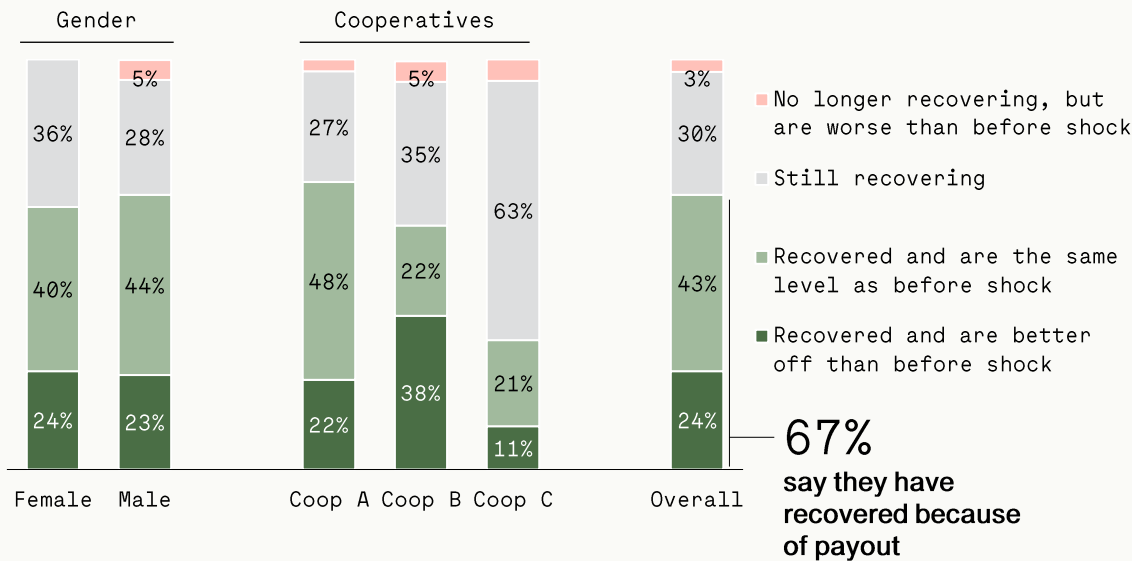
- **Recovery from shocks:** To what extent have your farmers been able to recover from a shock?
- **Preparedness:** Were farmers more prepared because of the crop insurance?

Resilience

Two-thirds of farmers say they were able to recover from the crop loss because of the payout.

Recovery of Household from Shock

Q: To what extent was your household able to recover from the crop loss because of the payout?  
(n = 196 | Female = 51, Male = 145 | Coop A = 137, Coop B = 40, Coop C = 19)

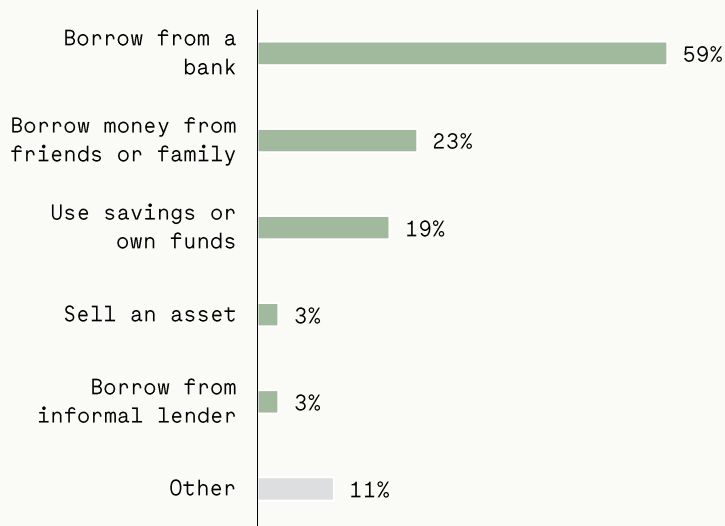


\*Only asked to farmers that had received insurance payouts after experiencing crop losses due to climate events

59% of all farmers say they would borrow from a bank to cope with climate shocks if they didn't have insurance.

Coping Strategies

Q: What would you do to cope with crop losses due to climate events if you did not have access to insurance?  
(n = 278)

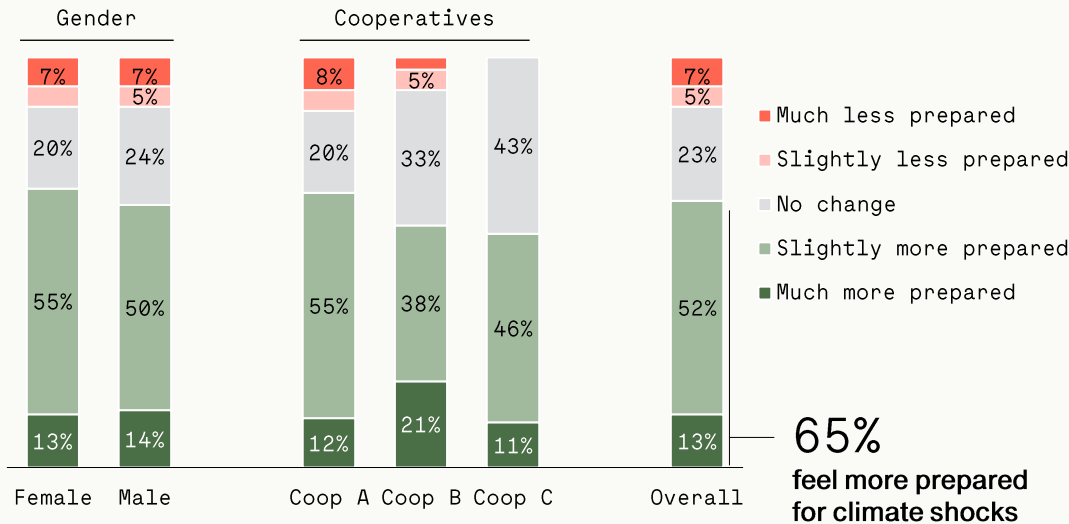


⚡ Resilience

65% of farmers say they feel more prepared for a future climate shock because of Café Seguro crop insurance.

Perceived Preparedness

Q: Has Café Seguro crop insurance affected how prepared you feel for such a shock?  
(n = 278 | Female = 74, Male = 204 | Coop A = 189, Coop B = 61, Coop C = 28)



65%  
feel more prepared  
for climate shocks

Farmers who feel more prepared credit their cooperative, training, and climate adaptation efforts.

Farmers Reporting More Preparedness

Q: How are you more prepared? (n = 179).  
Open-ended, coded by 60 Decibels.

54%

talk about guidance  
from the  
cooperative's  
advisors  
(35% of all respondents)

50%

report knowledge  
and skills from  
training  
(32% of all respondents)

Farmers Reporting No Change in Preparedness

Q: Why was there no change? (n = 69).  
Open-ended, coded by 60 Decibels.

53%

talk about lack of  
cooperative support  
(12% of all respondents)

35%

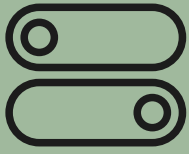
report  
unpredictable  
weather  
(8% of all respondents)

35%

mention efforts to  
adapt to climate  
change such as  
planting trees  
(23% of all respondents)

24%

mention  
inadequate inputs  
such as trees to  
plant  
(6% of all respondents)



## 04:

# Segmentation Analysis

Not every customer is the same. Understanding your impact across different groupings of customers can reveal additional insights into how you can improve performance.

This section disaggregates results by gender across five key indicators introduced in previous sections.

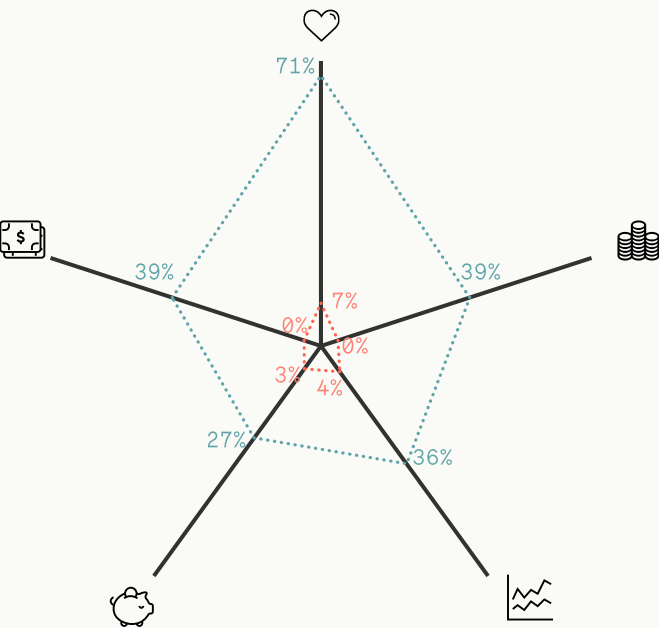
The key indicators in this section are:

- **Quality of life**
- **Income change**
- **Financial stress**
- **Savings**
- **Ability to cover household expenses**

Segmentation

# Farmers with payouts report better outcomes compared to those without.

## Payout Segmentation Analysis



### Key

- Quality of life**  
% of farmers whose lives have slightly or significantly improved
- Income change**  
% of farmers whose income has slightly or significantly increased
- Financial stress**  
% of farmers whose financial stress has slightly or significantly decreased
- Savings**  
% of farmers whose savings slightly or significantly increased
- Household expenses**  
% of farmers whose ability to cover household expenses slightly or significantly improved

### Results

- ..... Payout recipients  
n = 196
- ..... Payout non-recipients  
n = 44

## Insights

### 1 Receiving payouts substantially improves farmers' financial resilience and quality of life.

Farmers who received insurance payouts report dramatically better outcomes across all measured dimensions. The differences are striking: payout recipients show substantially improved quality of life, increased savings, and higher income compared to non-recipients. They also experience notable reductions in financial stress and enhanced ability to cover household expenses. These stark contrasts highlight the transformative impact of payouts in building financial resilience against climate shocks.

## Action

### 2 Consider improving farmer understanding of payout conditions and triggers to manage expectations.

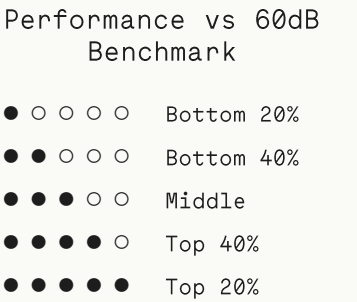
While many farmers report understanding the insurance (with 34% strongly agreeing and 39% somewhat agreeing they understand how crop insurance works), there remains room for improvement. Given the significant impact payouts have on farmers' lives, consider enhancing communication about what conditions trigger payments. Educational outreach could help explain coverage details, exclusions, and payout thresholds in simple terms. Local scenarios and practical examples might make insurance concepts more relatable. Regular updates before and during growing seasons could help manage expectations when losses occur that may not qualify for compensation.



# Appendix

# Detailed Blue Marble Impact Performance

Performance Relative to Benchmark indicates where Blue Marble falls in the ranking relative to other companies in the Latin America Financial Inclusion Benchmark. Please note that this benchmark is primarily based on data from loan/credit customers with only a handful of insurance customers.



Benchmark Overview	# Companies	# Respondents
60dB Latin America Financial Inclusion Benchmark	99	33,657

Indicator	Description	Blue Marble	60dB Latin America Benchmark	60dB Top 20%	Performance Relative to Benchmark
👤 Profile & Access					
Equitable Access	inclusivity ratio	1.27	0.59	0.86	● ● ● ● ●
First Access	% accessing crop insurance for the first time	93%	52%	64%	● ● ● ● ●
📊 Impact					
Income change	% 'very much increased' income	6%	17%	29%	● ○ ○ ○ ○
Savings	% 'very much increased' savings	2%	7%	15%	● ○ ○ ○ ○
Financial Stress	% 'very much decreased' financial stress	5%	7%	14%	● ● ○ ○ ○
Quality of Life	% 'very much improved' quality of life	19%	30%	49%	● ○ ○ ○ ○
🏠 Satisfaction					
Net Promoter Score	NPS, on a scale -100 to 100	50	65	78	● ● ○ ○ ○
No Challenges	% not experiencing challenges	92%	86%	91%	● ● ● ● ●
Terms Understanding	% reporting strong understanding of terms	34%	69%	79%	● ○ ○ ○ ○

# Calculations and definitions

For those who like to geek out, here's a summary of some of the calculations we used in this report.

Metric	Calculation
Inclusivity Ratio	<p>The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an organization is reaching less well-off clients. It is calculated by taking the average of Company % / Country %, at the \$1.90, \$3.20, and \$5.50 lines for low income and low-middle income countries, or at the \$3.20, \$5.50 and \$8.00 lines for middle income countries. The formula is:</p> $\sum_{x=1}^3 \frac{(\text{Blue Marble Poverty Line } \$x)}{(\text{Colombia Poverty Line } \$x)} / 3$
Net Promoter Score®	<p>The Net Promoter Score (NPS) is a common gauge of client satisfaction and loyalty. It is measured by asking farmers to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of farmers rating 9 or 10 out of 10 ('Promoters') minus the % of farmers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.</p>

## Ideas for How to Use these Results

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

### Review Your Results

- ☐ Review your results and qualitative farmer responses. There's a lot of interesting feedback in there!
- 

### Engage Your Team

- ☐ Send the report to your team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places!
  - ☐ Set up a team meeting & discuss what's most important, celebrate the positives, and identify next steps.
- 

### Spread The Word

- ☐ Reach a wider audience on social media & show you're invested in your farmers.
- 

### Close The Loop

- ☐ We recommend posting on social media/website/blasting an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ' (edited)
  - ☐ After reading this report, don't forget to let us know what you thought: [Click Here!](#)
- 

### Take Action!

- ☐ Collate ideas from team into an action plan including responsibilities.
- ☐ Keep us updated, we'd love to know what changes you make based on these insights.
- ☐ Set up the next Lean Data project – we recommend checking in again in 6 to 12 months.

## About 60 Decibels

60 Decibels is the world's leading customer insights company for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of 1,400+ researchers in 80+ countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide — with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

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## Thank You For Working With Us!

**Let's do it again sometime.**

We'd love to hear your feedback on working with 60dB; take 5 minutes to fill out our feedback survey [here](#)!

### Stay In Touch

Please sign up for [The Volume](#), our monthly collection of things worth reading.

## Acknowledgments

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